

**FIGURE 1**

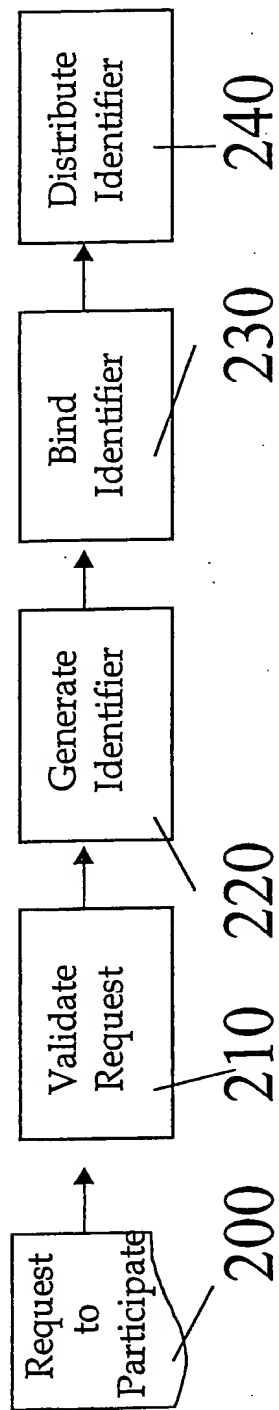


FIGURE 2

<u>AUTHENTICATION METHOD</u>	<u>EXAMPLES</u>
WHAT THE USER KNOWS	A SECRET PASSWORD, PIN NUMBER, CREDIT CARD NUMBER AND EXPIRATION DATE, MOTHER'S MAIDEN NAME
WHAT THE USER HAS	AN ATM CARD, CREDIT CARD, SMART CARD, PRIVATE KEY STORED ON AN ENCRYPTED FILE ON A PC
WHAT THE USER IS	BIOMETRIC VERIFICATION SUCH AS VOICE PRINTS, IRIS SCAN, SIGNATURE VERIFICATION, THUMB SCAN, ETC.

FIGURE 3

Internet

Firewall allows anonymous access to Public Web Server, restricts access to Private Web Server's to valid key pair holders

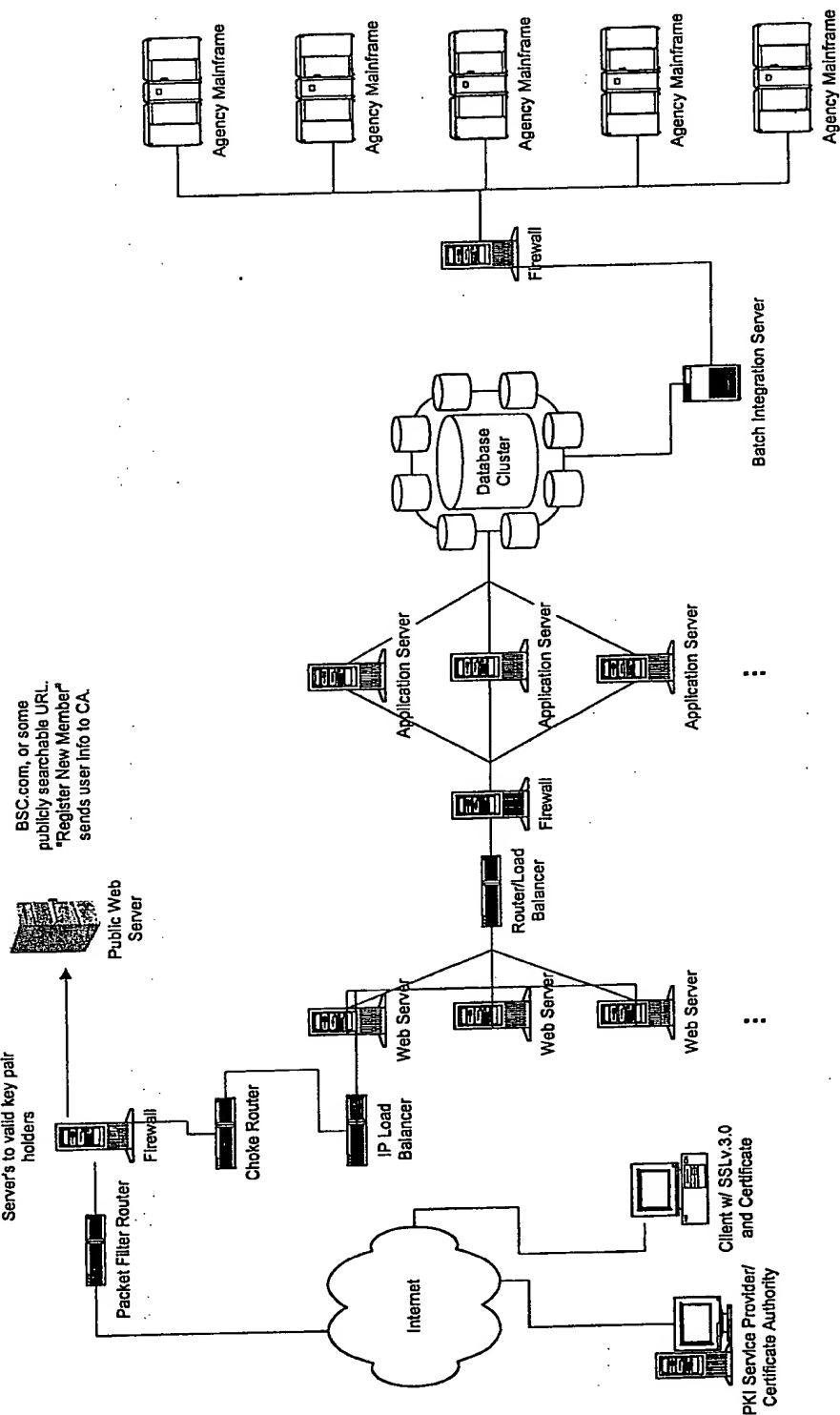
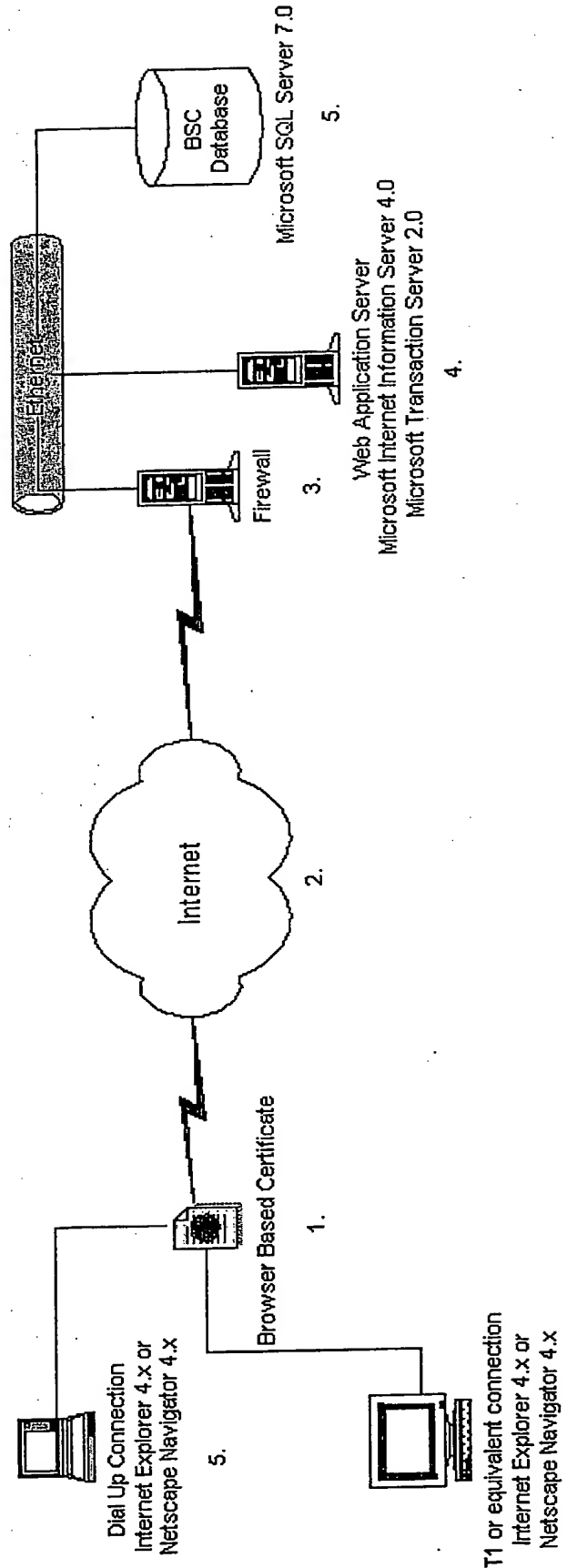


FIGURE 4

FIGURE 5



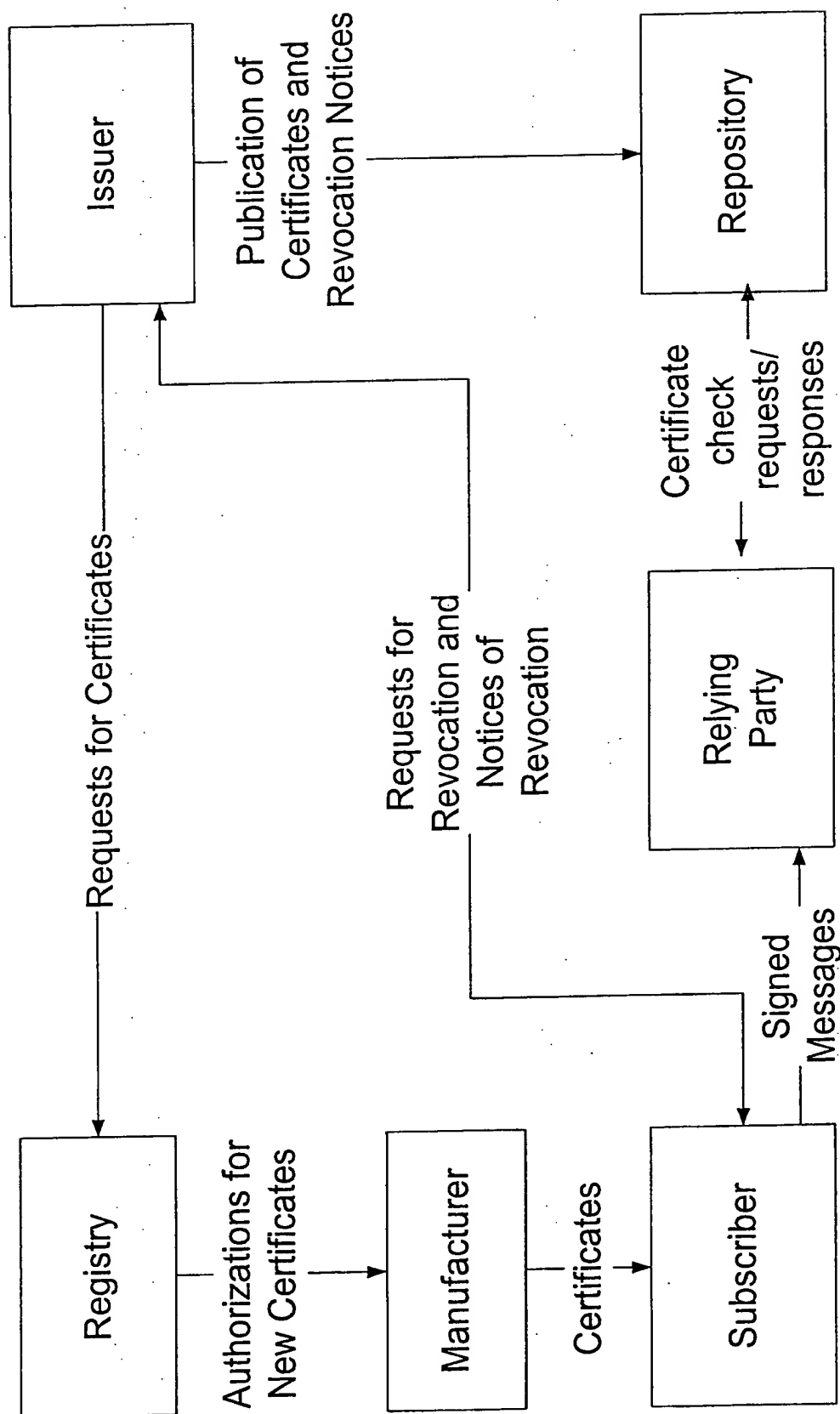


FIGURE 6

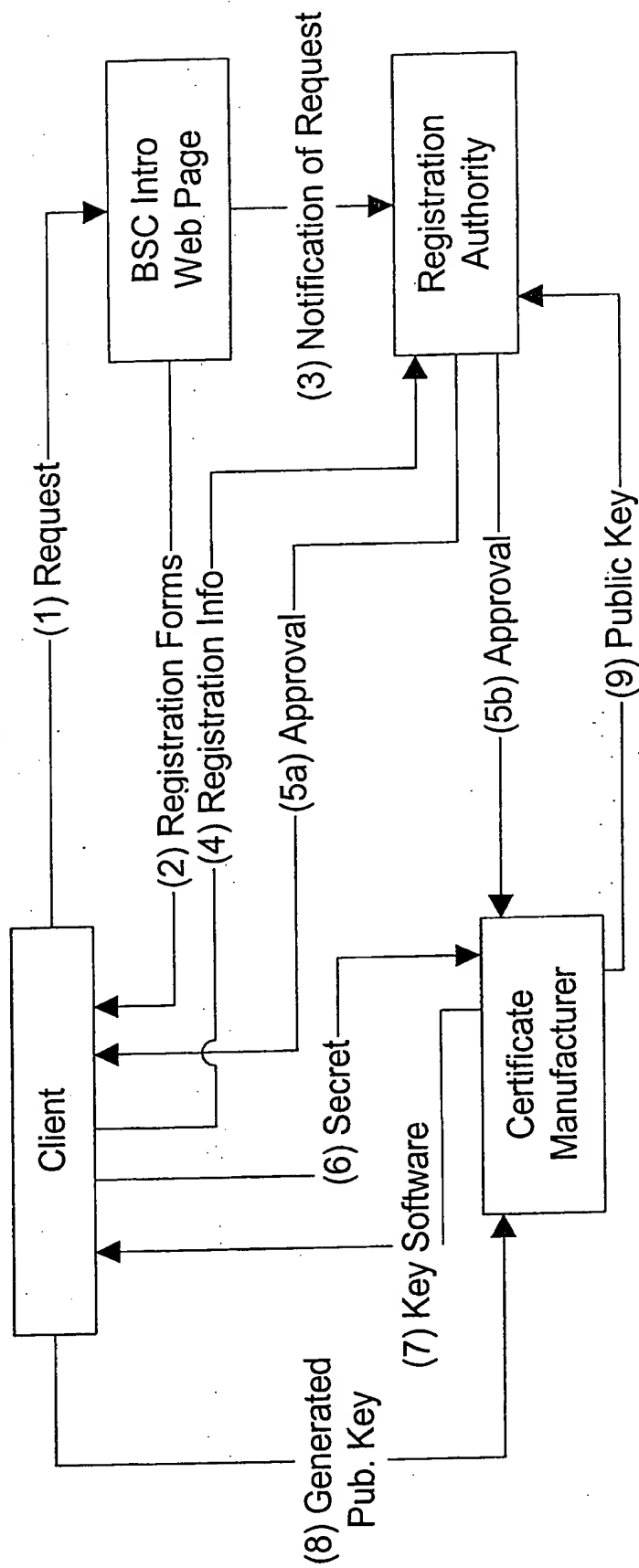


FIGURE 7

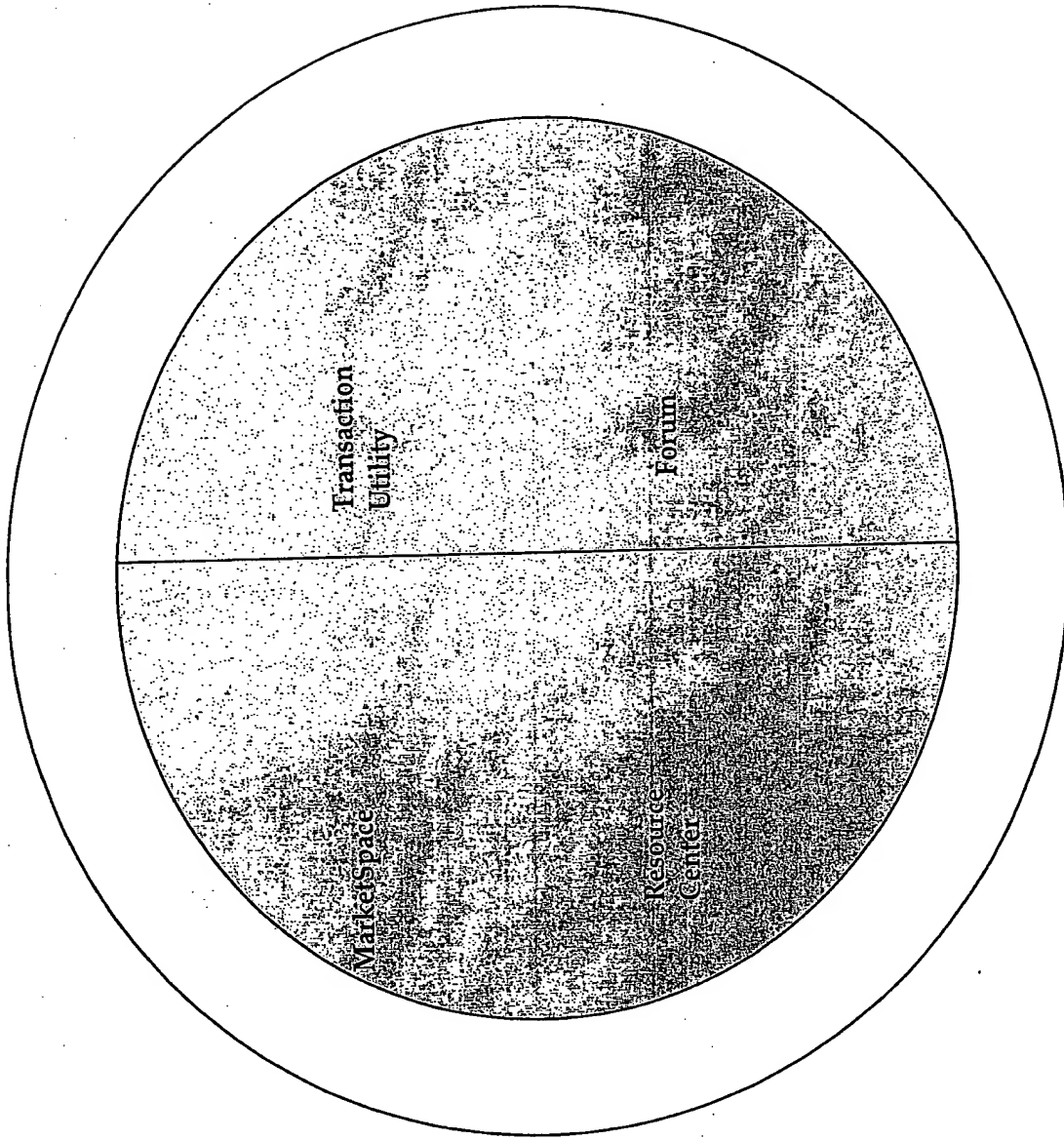


FIGURE 8



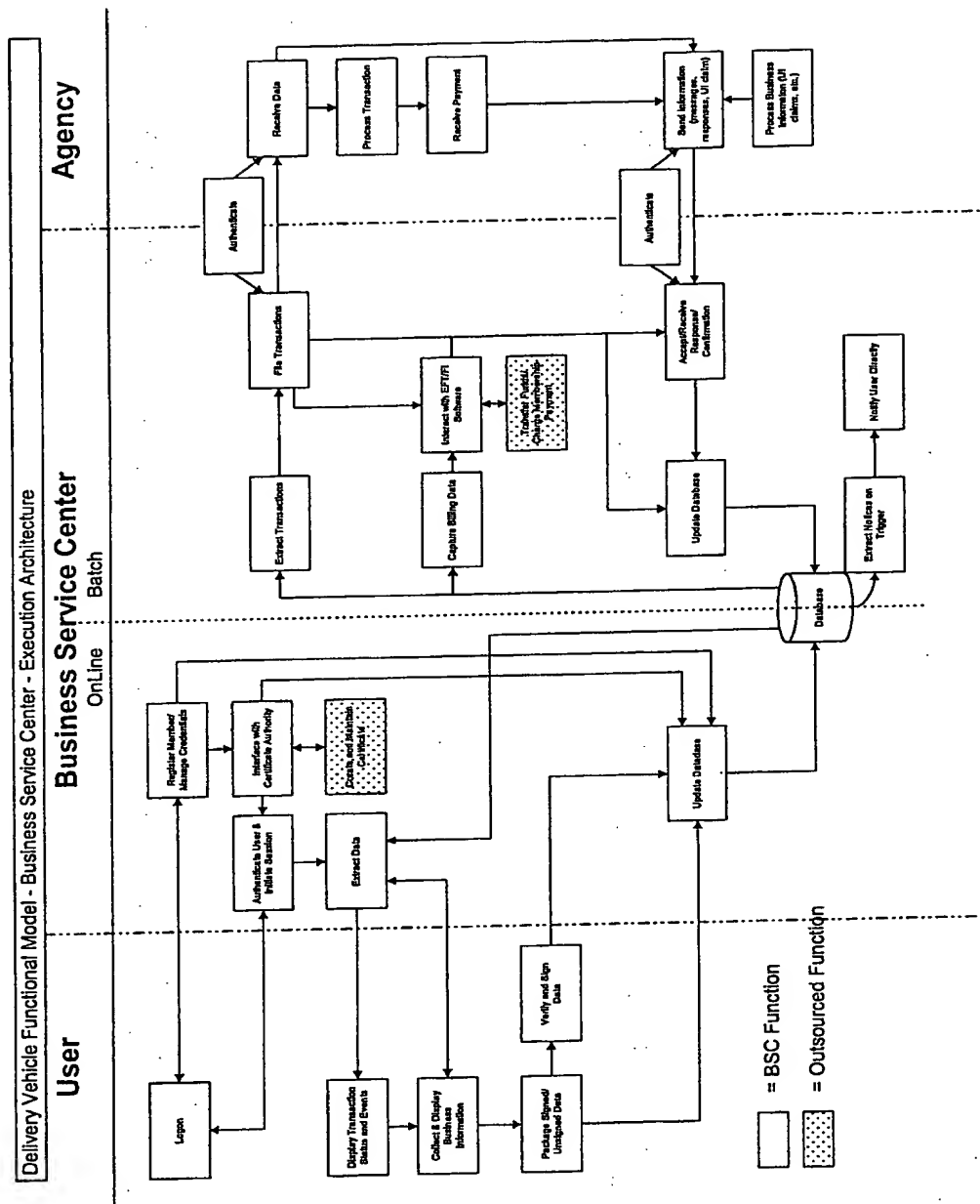


FIGURE 9

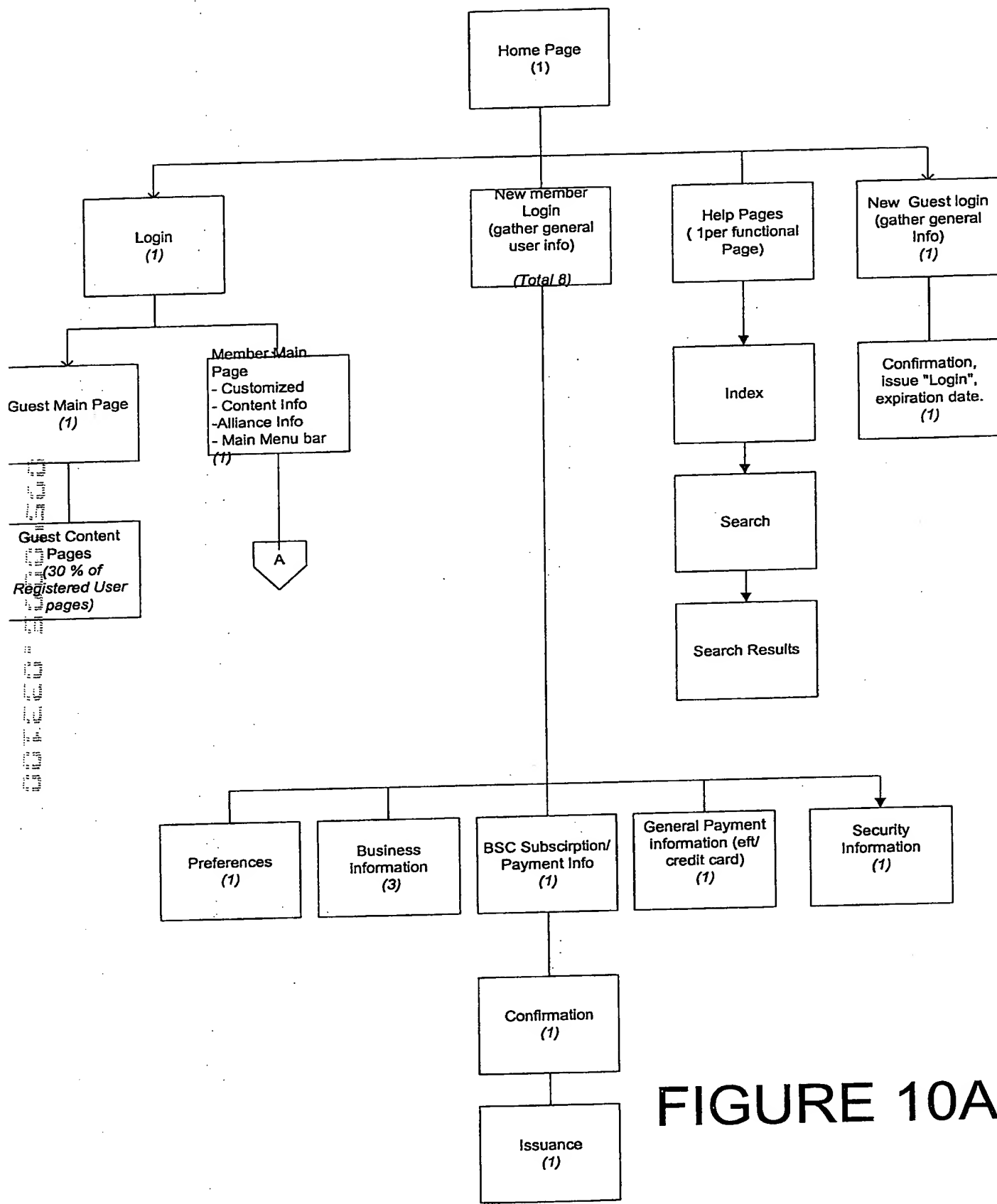


FIGURE 10A

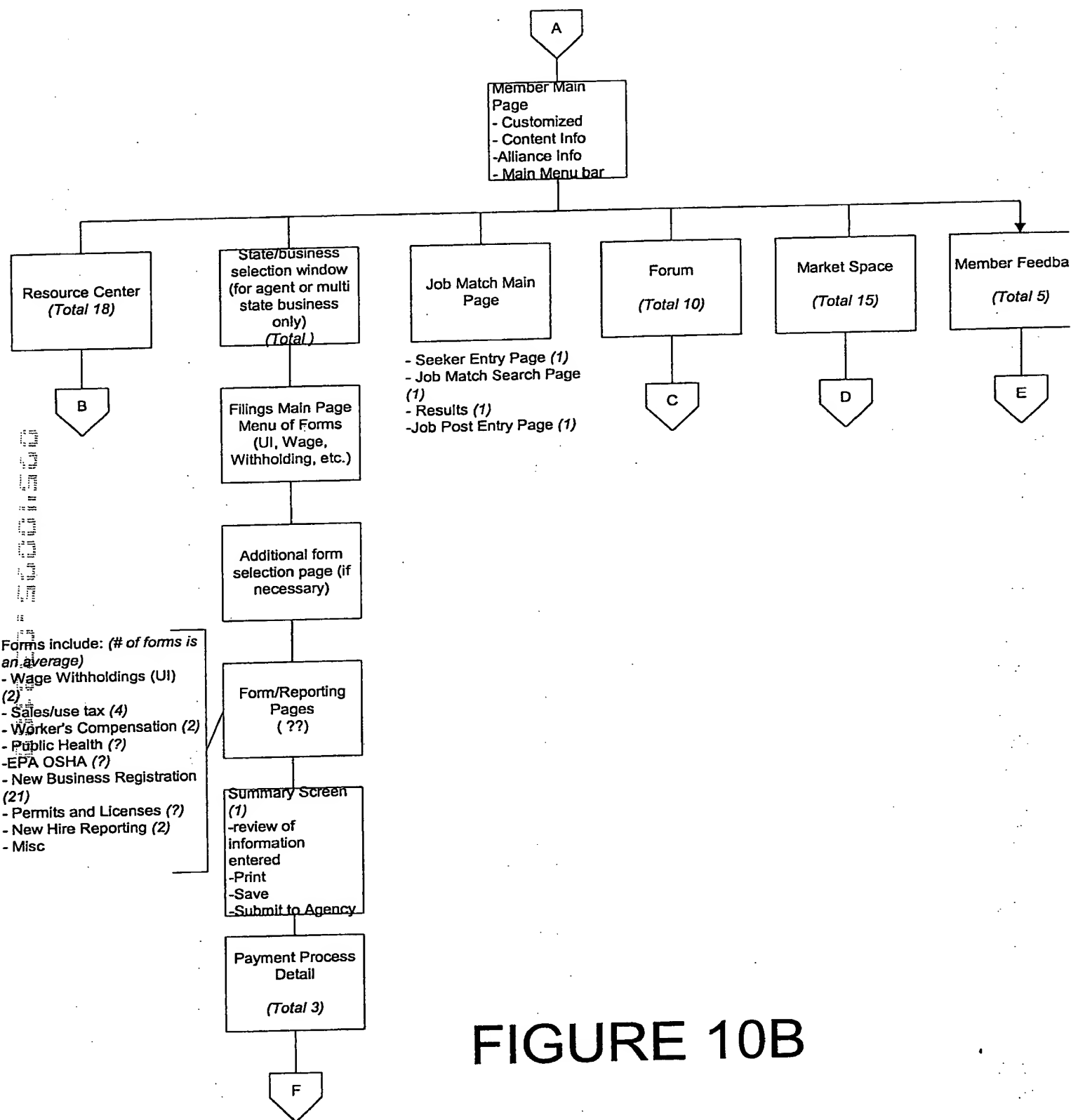
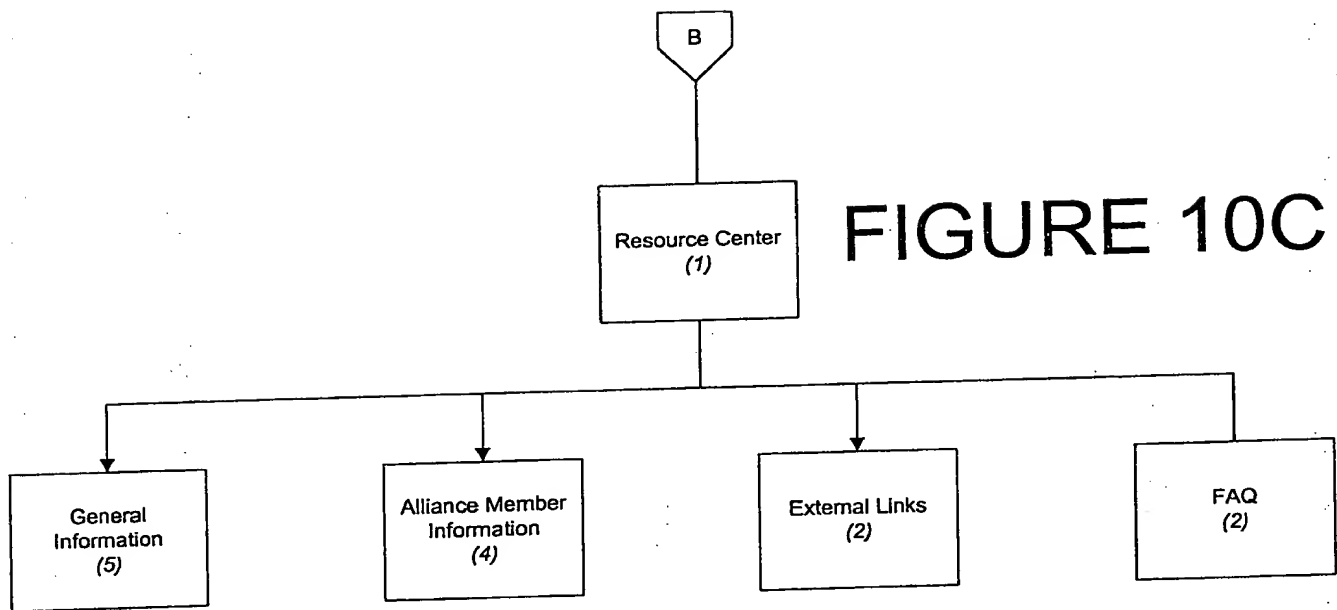
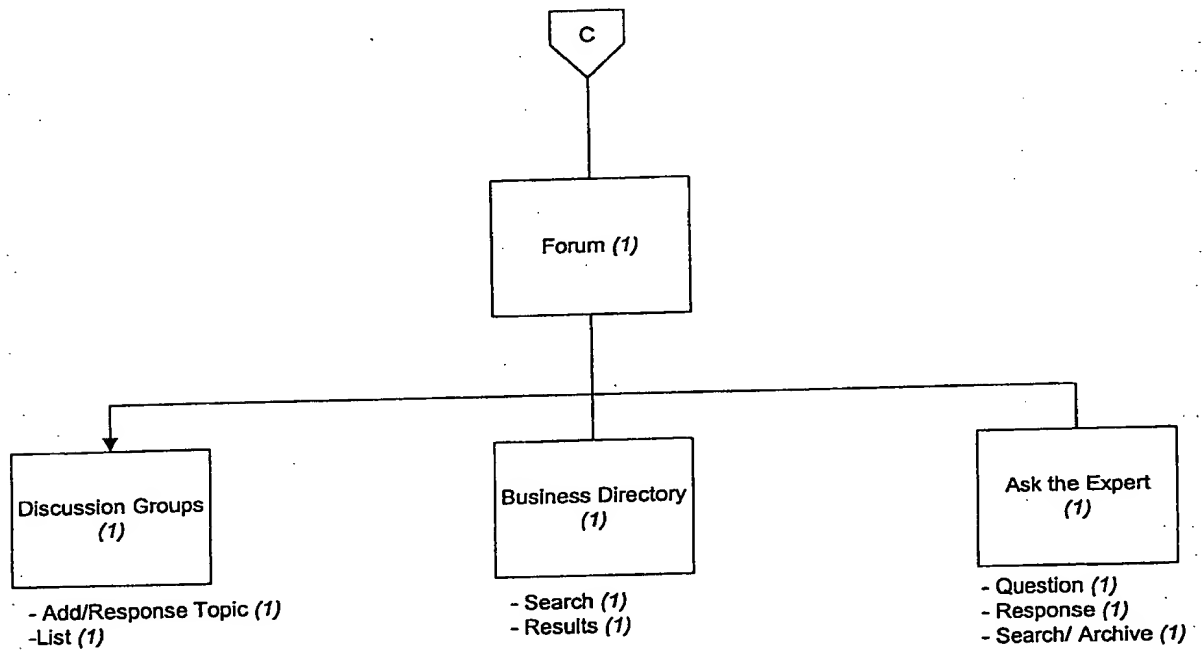
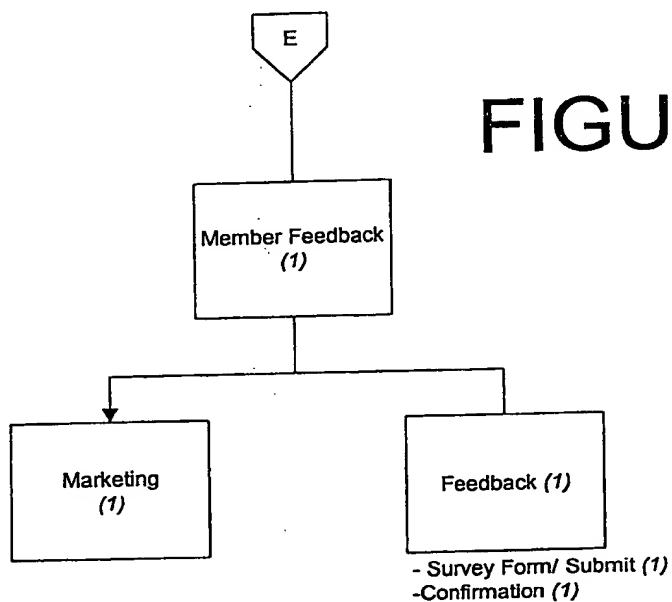
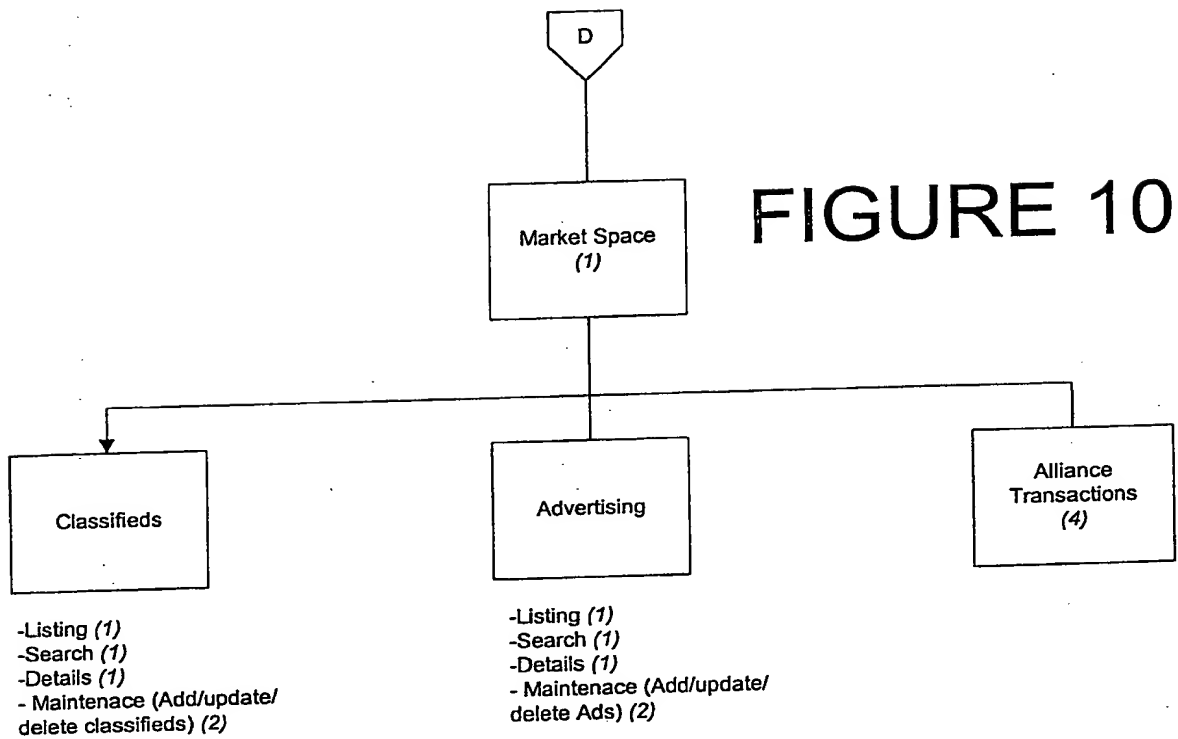


FIGURE 10B



**FIGURE 10D**





B

FIGURE 10G

Payment Process  
(1)

Payment Details  
(Type, Amount,  
Date)  
(1)

Confirmation  
(1)

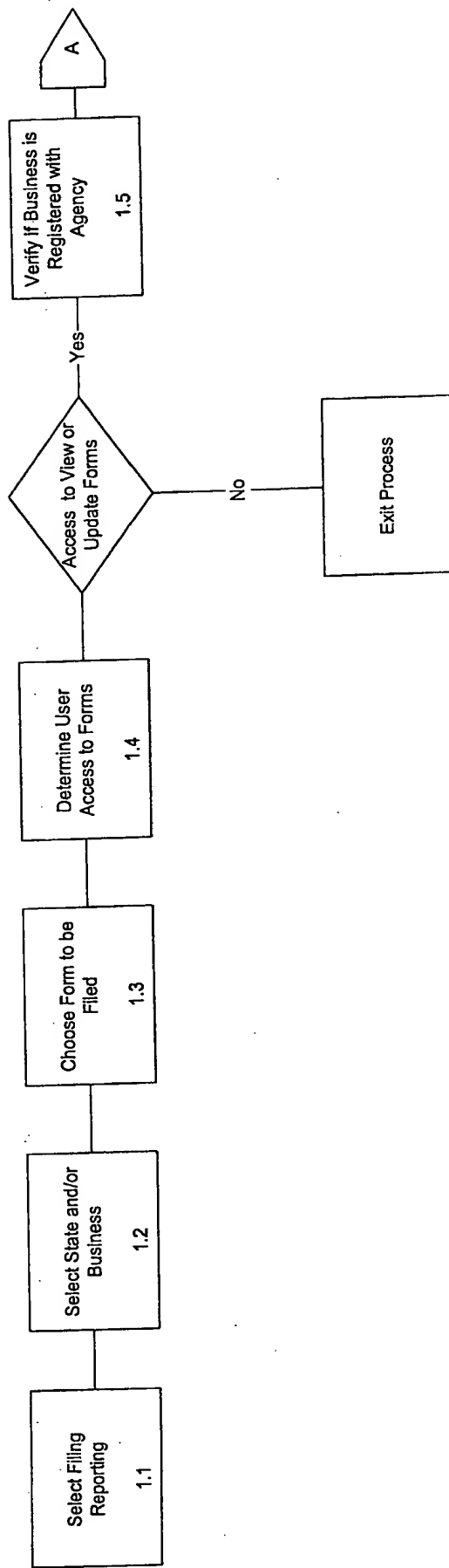


FIGURE 11A

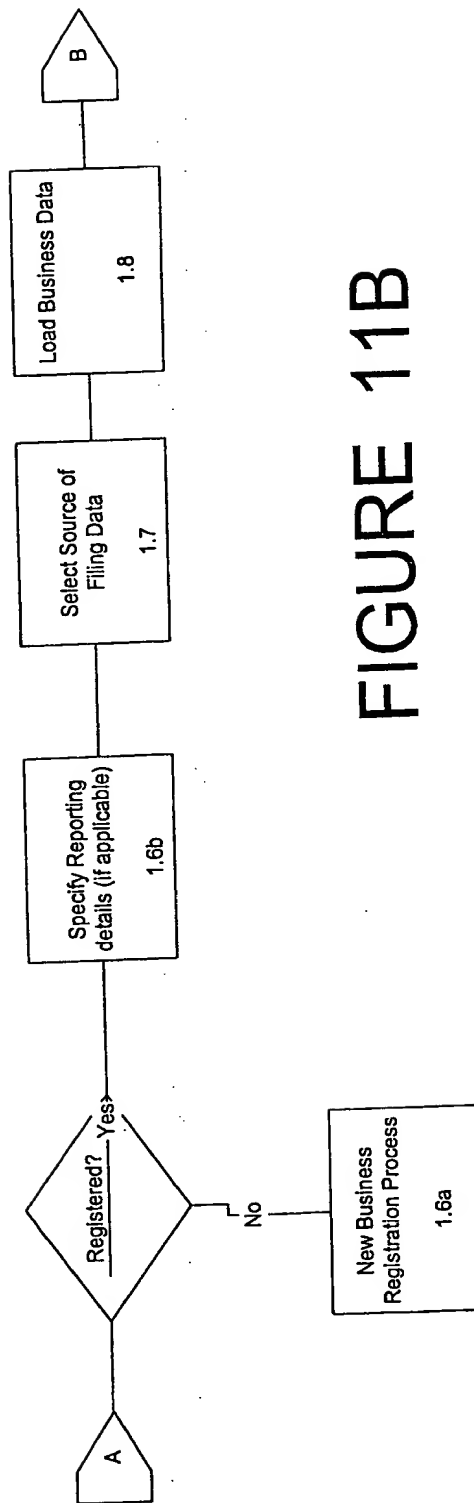


FIGURE 11B



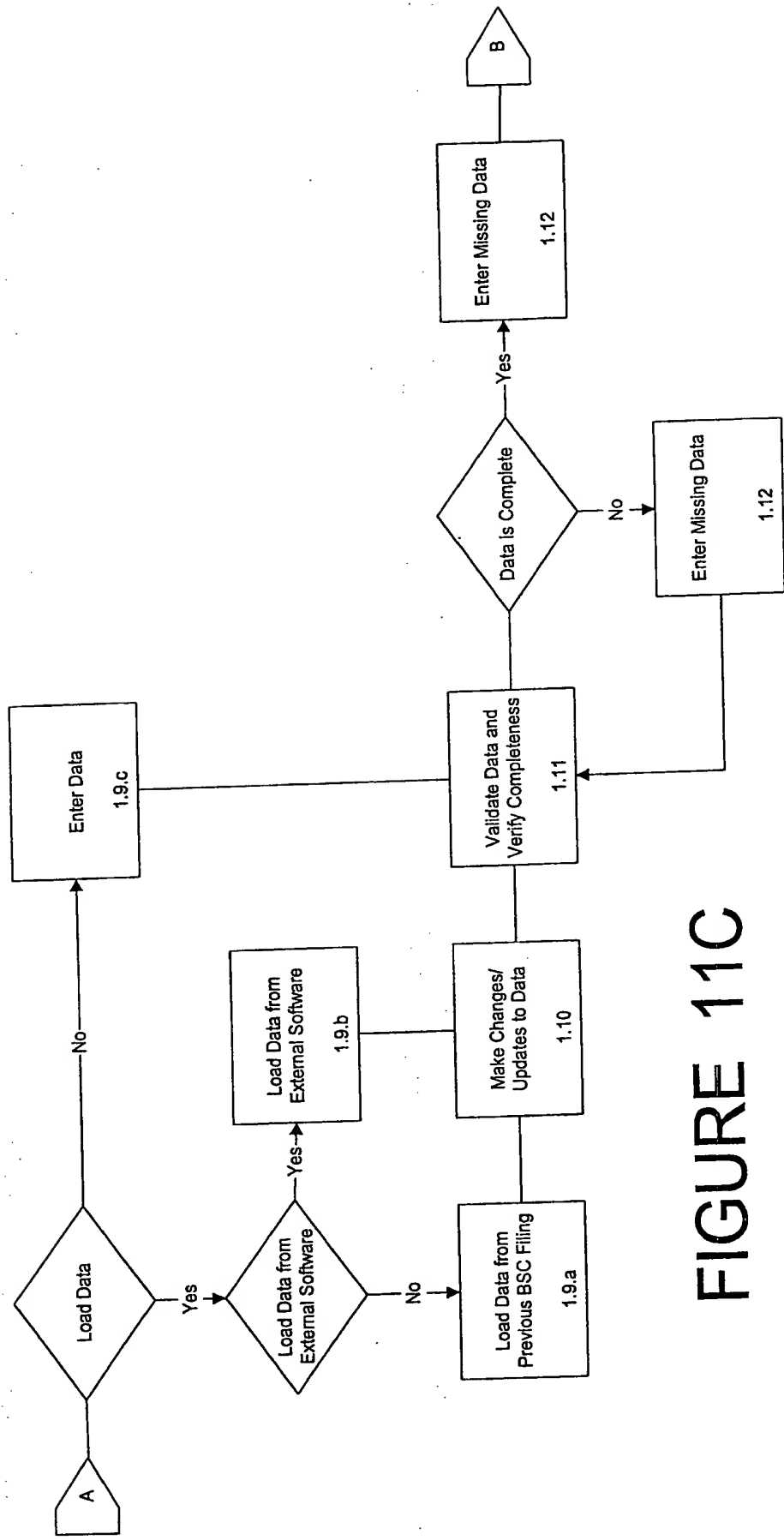


FIGURE 11C

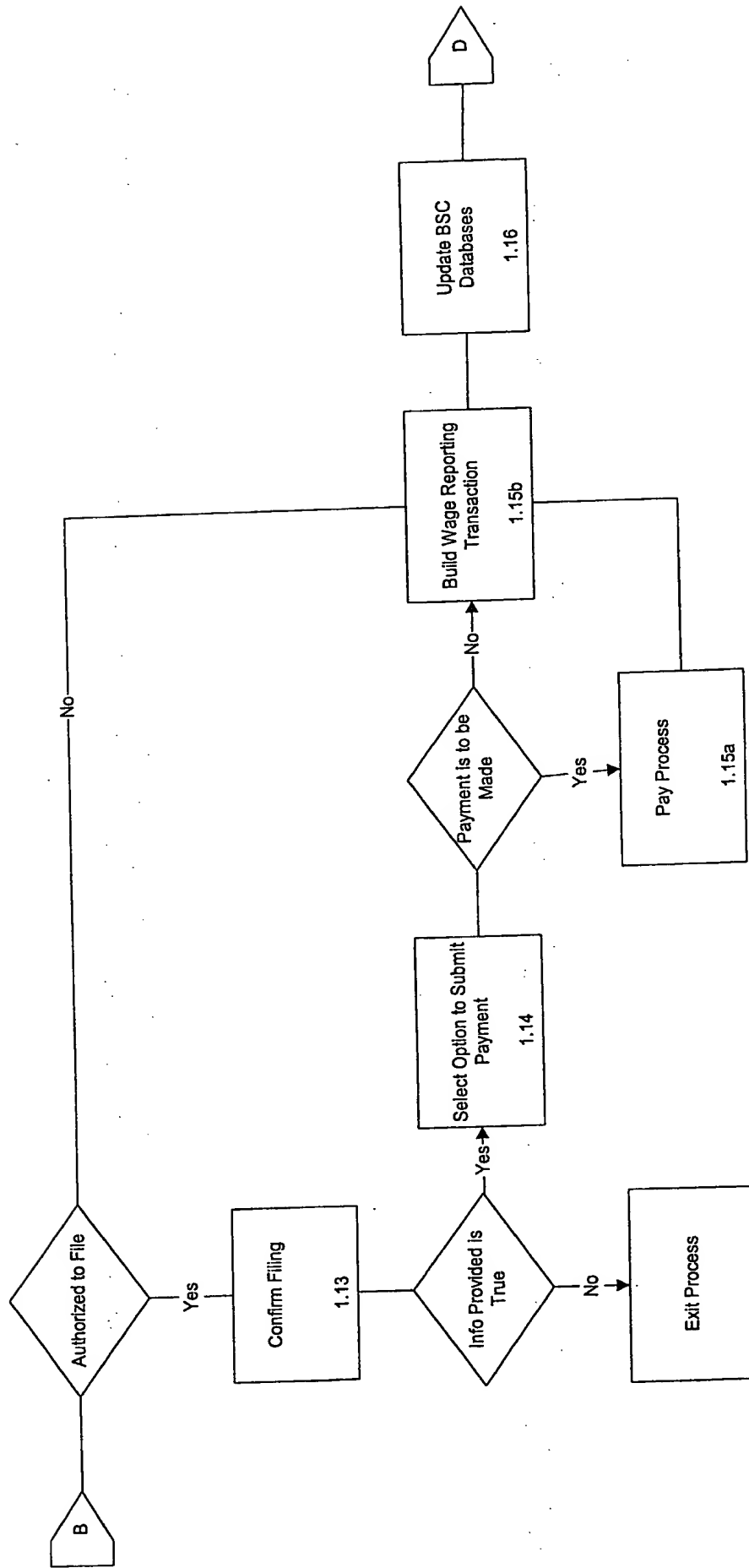


FIGURE 11D

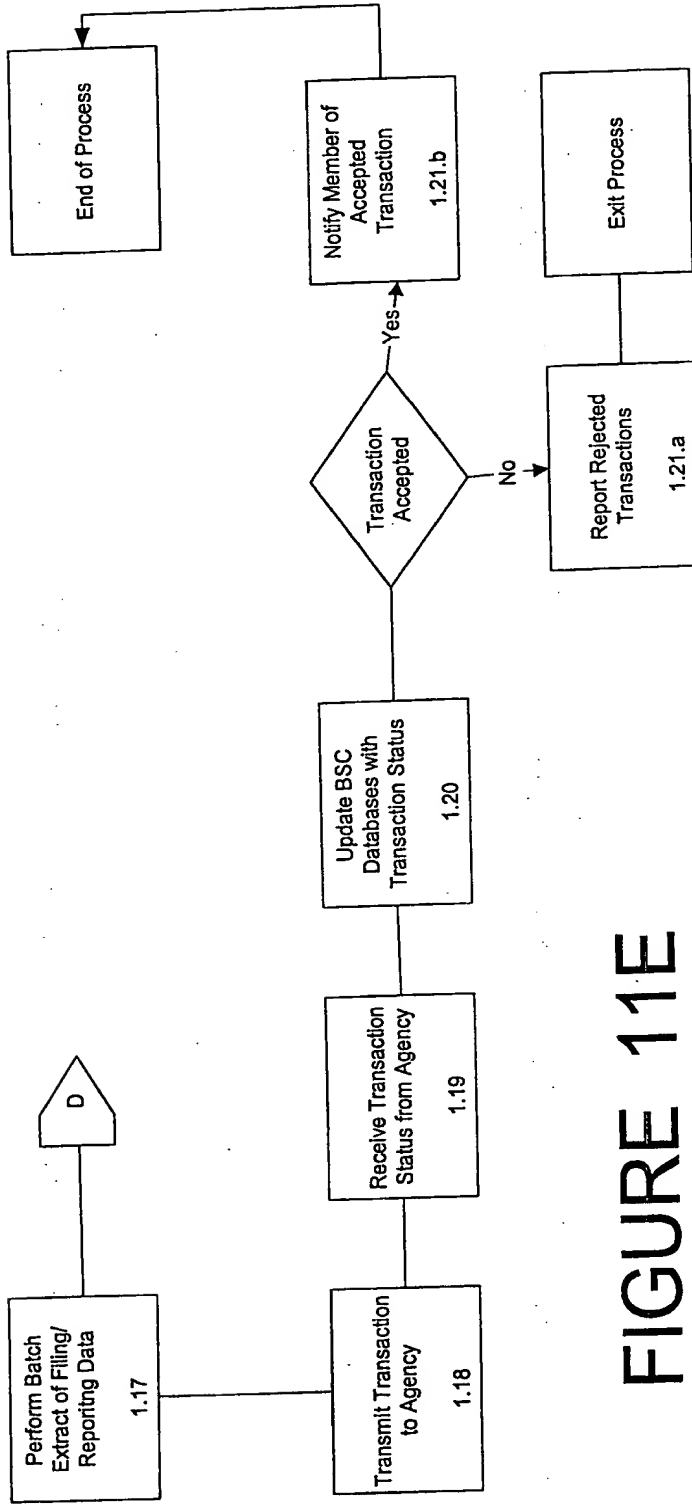


FIGURE 11E